



# Rescission Calendar

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## What Is a Rescission Period?

If a loan includes a rescission option, the borrower is given three (3) business days to cancel, beginning with the next business day following either the signing date, the date the borrower receives the Truth in Lending Disclosure, or the date the borrower receives the Notice of Right to Cancel — whichever occurs last. This is called a rescission period.

## Calculating the Rescission Date

For purposes of rescission date calculation, business days include any day of the week, except Sunday and the following ten (10) federal legal holidays:

- New Year's Day — January 1
- Martin Luther King Jr. Day — third Monday of January
- Presidents Day — third Monday of February
- Memorial Day — last Monday of May
- Independence Day — July 4
- Labor Day — first Monday of September
- Columbus Day — second Monday of October
- Veterans Day — November 11
- Thanksgiving Day — fourth Thursday of November
- Christmas Day — December 25.

Note that four of the above-listed holidays are date-specific, falling on the same date each year, regardless of when the holiday is observed nationally. Thus, when one of these dates falls on a weekend, the day the holiday is actually observed (e.g. the preceding Friday or following Monday) is not considered a business day in the rescission calendar. HOWEVER, in some instances, the mortgage company does not observe the same holiday schedule as the federal government. It is important for the Signing Agent to confirm this information with the client prior to the signing appointment.

## Rescinding a Loan Transaction

To rescind a loan transaction, the borrower must provide written notice by midnight of the third business day. The notification to cancel need not to be received by the lender or even postmarked by the deadline; it only must be mailed by the deadline. For example, if the rescission period ends at midnight on Saturday and a rescission notice is mailed on Saturday night at 10:00 p.m., the loan is considered canceled even though the notice will not be postmarked until Monday.



# Rescission Calendar January 2019

| Sun                | Mon  | Tue  | Wed                | Thurs              | Fri                | Sat                |
|--------------------|--|--|--------------------|--------------------|--------------------|--------------------|
|                    |  | 1<br><b>Holiday<br/>New Year's Day</b><br>Ends 1/4 | 2<br>Ends<br>1/5   | 3<br>Ends<br>1/7   | 4<br>Ends<br>1/8   | 5<br>Ends<br>1/9   |
| 6<br>Ends<br>1/9   | 7<br>Ends<br>1/10  | 8<br>Ends<br>1/11                                  | 9<br>Ends<br>1/12  | 10<br>Ends<br>1/14 | 11<br>Ends<br>1/15 | 12<br>Ends<br>1/16 |
| 13<br>Ends<br>1/16 | 14<br>Ends<br>1/17   | 15<br>Ends<br>1/18                                 | 16<br>Ends<br>1/19 | 17<br>Ends<br>1/22 | 18<br>Ends<br>1/23 | 19<br>Ends<br>1/24 |
| 20<br>Ends<br>1/24 | 21<br><b>Holiday<br/>Martin Luther<br/>King Jr. Day</b><br>Ends 1/24 | 22<br>Ends<br>1/25                                 | 23<br>Ends<br>1/26 | 24<br>Ends<br>1/28 | 25<br>Ends<br>1/29 | 26<br>Ends<br>1/30 |
| 27<br>Ends<br>1/30 | 28<br>Ends<br>1/31   | 29<br>Ends<br>2/1                                  | 30<br>Ends<br>2/2  | 31<br>Ends<br>2/4  |                    |                    |



# Rescission Calendar February 2019

| Sun                | Mon  | Tue                | Wed                | Thurs              | Fri                | Sat                |
|--------------------|--|--------------------|--------------------|--------------------|--------------------|--------------------|
|                    |  |                    |                    |                    | 1<br>Ends<br>2/5   | 2<br>Ends<br>2/6   |
| 3<br>Ends<br>2/6   | 4<br>Ends<br>2/7   | 5<br>Ends<br>2/8   | 6<br>Ends<br>2/9   | 7<br>Ends<br>2/11  | 8<br>Ends<br>2/12  | 9<br>Ends<br>2/13  |
| 10<br>Ends<br>2/13 | 11<br>Ends<br>2/14                                       | 12<br>Ends<br>2/15 | 13<br>Ends<br>2/16 | 14<br>Ends<br>2/19 | 15<br>Ends<br>2/20 | 16<br>Ends<br>2/21 |
| 17<br>Ends<br>2/21 | 18<br><b>Holiday<br/>Presidents<br/>Day</b><br>Ends 2/21 | 19<br>Ends<br>2/22 | 20<br>Ends<br>2/23 | 21<br>Ends<br>2/25 | 22<br>Ends<br>2/26 | 23<br>Ends<br>2/27 |
| 24<br>Ends<br>2/27 | 25<br>Ends<br>2/28                                       | 26<br>Ends<br>3/1  | 27<br>Ends<br>3/2  | 28<br>Ends<br>3/4  |                    |                    |



# Rescission Calendar March 2019

| Sun                | Mon                | Tue                | Wed                | Thurs              | Fri                | Sat                |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                    |                    |                    |                    |                    | 1<br>Ends<br>3/5   | 2<br>Ends<br>3/6   |
| 3<br>Ends<br>3/6   | 4<br>Ends<br>3/7   | 5<br>Ends<br>3/8   | 6<br>Ends<br>3/9   | 7<br>Ends<br>3/11  | 8<br>Ends<br>3/12  | 9<br>Ends<br>3/13  |
| 10<br>Ends<br>3/13 | 11<br>Ends<br>3/14 | 12<br>Ends<br>3/15 | 13<br>Ends<br>3/16 | 14<br>Ends<br>3/18 | 15<br>Ends<br>3/19 | 16<br>Ends<br>3/20 |
| 17<br>Ends<br>3/20 | 18<br>Ends<br>3/21 | 19<br>Ends<br>3/22 | 20<br>Ends<br>3/23 | 21<br>Ends<br>3/25 | 22<br>Ends<br>3/26 | 23<br>Ends<br>3/27 |
| 24<br>Ends 3/27    | 25<br>Ends<br>3/28 | 26<br>Ends<br>3/29 | 27<br>Ends<br>3/30 | 28<br>Ends<br>4/1  | 29<br>Ends<br>4/2  | 30<br>Ends<br>4/3  |
| 31<br>Ends 4/3     |                    |                    |                    |                    |                    |                    |



# Rescission Calendar April 2019

| Sun                | Mon                | Tue                | Wed                | Thurs              | Fri                | Sat                |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                    | 1<br>Ends<br>4/4   | 2<br>Ends<br>4/5   | 3<br>Ends<br>4/6   | 4<br>Ends<br>4/8   | 5<br>Ends<br>4/9   | 6<br>Ends<br>4/10  |
| 7<br>Ends<br>4/10  | 8<br>Ends<br>4/11  | 9<br>Ends<br>4/12  | 10<br>Ends<br>4/13 | 11<br>Ends<br>4/15 | 12<br>Ends<br>4/16 | 13<br>Ends<br>4/17 |
| 14<br>Ends<br>4/17 | 15<br>Ends<br>4/18 | 16<br>Ends<br>4/19 | 17<br>Ends<br>4/20 | 18<br>Ends<br>4/22 | 19<br>Ends<br>4/23 | 20<br>Ends<br>4/24 |
| 21<br>Ends<br>4/24 | 22<br>Ends<br>4/25 | 23<br>Ends<br>4/26 | 24<br>Ends<br>4/27 | 25<br>Ends<br>4/29 | 26<br>Ends<br>4/30 | 27<br>Ends<br>5/1  |
| 28<br>Ends<br>5/1  | 29<br>Ends<br>5/2  | 30<br>Ends<br>5/3  |                    |                    |                    |                    |



# Rescission Calendar May 2019

| Sun                | Mon  | Tue                | Wed                | Thurs              | Fri                | Sat                |
|--------------------|--|--------------------|--------------------|--------------------|--------------------|--------------------|
|                    |  |                    | 1<br>Ends<br>5/4   | 2<br>Ends<br>5/6   | 3<br>Ends<br>5/7   | 4<br>Ends<br>5/8   |
| 5<br>Ends<br>5/8   | 6<br>Ends<br>5/9                                   | 7<br>Ends<br>5/10  | 8<br>Ends<br>5/11  | 9<br>Ends<br>5/13  | 10<br>Ends<br>5/14 | 11<br>Ends<br>5/15 |
| 12<br>Ends<br>5/15 | 13<br>Ends<br>5/16                                 | 14<br>Ends<br>5/17 | 15<br>Ends<br>5/18 | 16<br>Ends<br>5/20 | 17<br>Ends<br>5/21 | 18<br>Ends<br>5/22 |
| 19<br>Ends<br>5/22 | 20<br>Ends<br>5/23                                 | 21<br>Ends<br>5/24 | 22<br>Ends<br>5/25 | 23<br>Ends<br>5/28 | 24<br>Ends<br>5/29 | 25<br>Ends<br>5/30 |
| 26<br>Ends<br>5/30 | 27<br><b>Holiday<br/>Memorial Day</b><br>Ends 5/30 | 28<br>Ends<br>5/31 | 29<br>Ends<br>6/1  | 30<br>Ends<br>6/3  | 31<br>Ends<br>6/4  |                    |



# Rescission Calendar June 2019

| Sun                    | Mon                    | Tue                    | Wed                    | Thurs                  | Fri                    | Sat                    |
|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
|                        |                        |                        |                        |                        |                        | 1<br><br>Ends<br>6/5   |
| 2<br><br>Ends<br>6/5   | 3<br><br>Ends<br>6/6   | 4<br><br>Ends<br>6/7   | 5<br><br>Ends<br>6/8   | 6<br><br>Ends<br>6/10  | 7<br><br>Ends<br>6/11  | 8<br><br>Ends<br>6/12  |
| 9<br><br>Ends<br>6/12  | 10<br><br>Ends<br>6/13 | 11<br><br>Ends<br>6/14 | 12<br><br>Ends<br>6/15 | 13<br><br>Ends<br>6/17 | 14<br><br>Ends<br>6/18 | 15<br><br>Ends<br>6/19 |
| 16<br><br>Ends<br>6/19 | 17<br><br>Ends<br>6/20 | 18<br><br>Ends<br>6/21 | 19<br><br>Ends<br>6/22 | 20<br><br>Ends<br>6/24 | 21<br><br>Ends<br>6/25 | 22<br><br>Ends<br>6/26 |
| 23<br>Ends 6/26        | 24<br><br>Ends<br>6/27 | 25<br><br>Ends<br>6/28 | 26<br><br>Ends<br>6/29 | 27<br><br>Ends<br>7/1  | 28<br><br>Ends<br>7/2  | 29<br><br>Ends<br>7/3  |
| 30<br>Ends 7/3         |                        |                        |                        |                        |                        |                        |



# Rescission Calendar July 2019

| Sun                | Mon                | Tue                | Wed                | Thurs  | Fri                | Sat                |
|--------------------|--------------------|--------------------|--------------------|--|--------------------|--------------------|
|                    | 1<br>Ends<br>7/5   | 2<br>Ends<br>7/6   | 3<br>Ends<br>7/8   | 4<br><b>Holiday<br/>Independence<br/>Day</b><br>Ends 7/8 | 5<br>Ends<br>7/9   | 6<br>Ends<br>7/10  |
| 7<br>Ends<br>7/10  | 8<br>Ends<br>7/11  | 9<br>Ends<br>7/12  | 10<br>Ends<br>7/13 | 11<br>Ends<br>7/15                                       | 12<br>Ends<br>7/16 | 13<br>Ends<br>7/17 |
| 14<br>Ends<br>7/17 | 15<br>Ends<br>7/18 | 16<br>Ends<br>7/19 | 17<br>Ends<br>7/20 | 18<br>Ends<br>7/22                                       | 19<br>Ends<br>7/23 | 20<br>Ends<br>7/24 |
| 21<br>Ends<br>7/24 | 22<br>Ends<br>7/25 | 23<br>Ends<br>7/26 | 24<br>Ends<br>7/27 | 25<br>Ends<br>7/29                                       | 26<br>Ends<br>7/30 | 27<br>Ends<br>7/31 |
| 28<br>Ends<br>7/31 | 29<br>Ends<br>8/1  | 30<br>Ends<br>8/2  | 31<br>Ends<br>8/3  |  |                    |                    |





# Rescission Calendar August 2019

| Sun                | Mon                | Tue                | Wed                | Thurs              | Fri                | Sat                |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                    |                    |                    |                    | 1<br>Ends<br>8/5   | 2<br>Ends<br>8/6   | 3<br>Ends<br>8/7   |
| 4<br>Ends<br>8/7   | 5<br>Ends<br>8/8   | 6<br>Ends<br>8/9   | 7<br>Ends<br>8/10  | 8<br>Ends<br>8/12  | 9<br>Ends<br>8/13  | 10<br>Ends<br>8/14 |
| 11<br>Ends<br>8/14 | 12<br>Ends<br>8/15 | 13<br>Ends<br>8/16 | 14<br>Ends<br>8/17 | 15<br>Ends<br>8/19 | 16<br>Ends<br>8/20 | 17<br>Ends<br>8/21 |
| 18<br>Ends<br>8/21 | 19<br>Ends<br>8/22 | 20<br>Ends<br>8/23 | 21<br>Ends<br>8/24 | 22<br>Ends<br>8/26 | 23<br>Ends<br>8/27 | 24<br>Ends<br>8/28 |
| 25<br>Ends<br>8/28 | 26<br>Ends<br>8/29 | 27<br>Ends<br>8/30 | 28<br>Ends<br>8/31 | 29<br>Ends<br>9/3  | 30<br>Ends<br>9/4  | 31<br>Ends<br>9/5  |



# Rescission Calendar September 2019

| Sun                | Mon   | Tue                | Wed                | Thurs              | Fri                | Sat                |
|--------------------|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| 1<br>Ends<br>9/5   | 2<br><b>Holiday<br/>Labor Day</b><br>Ends 9/5 | 3<br>Ends<br>9/6   | 4<br>Ends<br>9/7   | 5<br>Ends<br>9/9   | 6<br>Ends<br>9/10  | 7<br>Ends<br>9/11  |
| 8<br>Ends<br>9/11  | 9<br>Ends<br>9/12                             | 10<br>Ends<br>9/13 | 11<br>Ends<br>9/14 | 12<br>Ends<br>9/16 | 13<br>Ends<br>9/17 | 14<br>Ends<br>9/18 |
| 15<br>Ends<br>9/18 | 16<br>Ends<br>9/19                            | 17<br>Ends<br>9/20 | 18<br>Ends<br>9/21 | 19<br>Ends<br>9/23 | 20<br>Ends<br>9/24 | 21<br>Ends<br>9/25 |
| 22<br>Ends<br>9/25 | 23<br>Ends<br>9/26                            | 24<br>Ends<br>9/27 | 25<br>Ends<br>9/28 | 26<br>Ends<br>9/30 | 27<br>Ends<br>10/1 | 28<br>Ends<br>10/2 |
| 29<br>Ends<br>10/2 | 30<br>Ends<br>10/3                            |                    |                    |                    |                    |                    |



# Rescission Calendar October 2019

| Sun                 | Mon   | Tue                 | Wed                 | Thurs               | Fri                 | Sat                 |
|---------------------|---|---------------------|---------------------|---------------------|---------------------|---------------------|
|                     |   | 1<br>Ends<br>10/4   | 2<br>Ends<br>10/5   | 3<br>Ends<br>10/7   | 4<br>Ends<br>10/8   | 5<br>Ends<br>10/9   |
| 6<br>Ends<br>10/9   | 7<br>Ends<br>10/10                                  | 8<br>Ends<br>10/11  | 9<br>Ends<br>10/12  | 10<br>Ends<br>10/15 | 11<br>Ends<br>10/16 | 12<br>Ends<br>10/17 |
| 13<br>Ends<br>10/17 | 14<br><b>Holiday<br/>Columbus Day</b><br>Ends 10/17 | 15<br>Ends<br>10/18 | 16<br>Ends<br>10/19 | 17<br>Ends<br>10/21 | 18<br>Ends<br>10/22 | 19<br>Ends<br>10/23 |
| 20<br>Ends<br>10/23 | 21<br>Ends<br>10/24                                 | 22<br>Ends<br>10/25 | 23<br>Ends<br>10/26 | 24<br>Ends<br>10/28 | 25<br>Ends<br>10/29 | 26<br>Ends<br>10/30 |
| 27<br>Ends<br>10/30 | 28<br>Ends<br>10/31                                 | 29<br>Ends<br>11/1  | 30<br>Ends<br>11/2  | 31<br>Ends<br>11/4  |                     |                     |



# Rescission Calendar November 2019

| Sun                 | Mon   | Tue                 | Wed                 | Thurs  | Fri                 | Sat                 |
|---------------------|---|---------------------|---------------------|--|---------------------|---------------------|
|                     |   |                     |                     |  | 1<br>Ends<br>11/5   | 2<br>Ends<br>11/6   |
| 3<br>Ends<br>11/6   | 4<br>Ends<br>11/7                                   | 5<br>Ends<br>11/8   | 6<br>Ends<br>11/9   | 7<br>Ends<br>11/12   | 8<br>Ends<br>11/13  | 9<br>Ends<br>11/14  |
| 10<br>Ends<br>11/14 | 11<br><b>Holiday<br/>Veterans Day</b><br>Ends 11/14 | 12<br>Ends<br>11/15 | 13<br>Ends<br>11/16 | 14<br>Ends<br>11/18  | 15<br>Ends<br>11/19 | 16<br>Ends<br>11/20 |
| 17<br>Ends<br>11/20 | 18<br>Ends<br>11/21                                 | 19<br>Ends<br>11/22 | 20<br>Ends<br>11/23 | 21<br>Ends<br>11/25  | 22<br>Ends<br>11/26 | 23<br>Ends<br>11/27 |
| 24<br>Ends<br>11/27 | 25<br>Ends<br>11/29                                 | 26<br>Ends<br>11/30 | 27<br>Ends<br>12/2  | 28<br><b>Holiday<br/>Thanksgiving<br/>Day</b><br>Ends 12/2 | 29<br>Ends<br>12/3  | 30<br>Ends<br>12/4  |



# Rescission Calendar December 2019

| Sun                 | Mon                 | Tue                 | Wed  | Thurs               | Fri                 | Sat                 |
|---------------------|---------------------|---------------------|--|---------------------|---------------------|---------------------|
| 1<br>Ends<br>12/4   | 2<br>Ends<br>12/5   | 3<br>Ends<br>12/6   | 4<br>Ends<br>12/7  | 5<br>Ends<br>12/9   | 6<br>Ends<br>12/10  | 7<br>Ends<br>12/11  |
| 8<br>Ends<br>12/11  | 9<br>Ends<br>12/12  | 10<br>Ends<br>12/13 | 11<br>Ends<br>12/14                                      | 12<br>Ends<br>12/16 | 13<br>Ends<br>12/17 | 14<br>Ends<br>12/18 |
| 15<br>Ends<br>12/18 | 16<br>Ends<br>12/19 | 17<br>Ends<br>12/20 | 18<br>Ends<br>12/21                                      | 19<br>Ends<br>12/23 | 20<br>Ends<br>12/24 | 21<br>Ends<br>12/26 |
| 22<br>Ends<br>12/26 | 23<br>Ends<br>12/27 | 24<br>Ends<br>12/28 | 25<br><b>Holiday<br/>Christmas<br/>Day</b><br>Ends 12/28 | 26<br>Ends<br>12/30 | 27<br>Ends<br>12/31 | 28<br>Ends<br>1/2   |
| 29<br>Ends<br>1/2   | 30<br>Ends<br>1/3   | 31<br>Ends<br>1/4   |  |                     |                     |                     |